

# Example of unisured patients lacking quality of care essay

[Sociology](#), [Population](#)



## **Ethical Dilemma in the Healthcare System**

The US healthcare system struggles in the delivery of healthcare services for its diverse population, which includes uninsured clients. The growing number of uninsured individuals is considered as the most prevalent ethical dilemma in the US healthcare system. Policy makers, healthcare practitioners and stakeholders encounter the growing demands in medical treatment of the uninsured population. The specific ethical dilemma for the uninsured clients has a definite impact on healthcare providers. Healthcare providers need regular stream of revenue to continue with their healthcare services.

However, the poor, uninsured patients lack healthcare insurance and thus cannot pay for their medical expenses and treatment. Hence, the ethical issue between the uninsured clients and healthcare providers has no one ethically correct resolution. The dilemmatic situation has both merits and accompanying “ good” consequences, but also disadvantages.

Most healthcare authorities and practitioners identified the uninsured population as mostly the poor and low-income middle-class families.

Healthcare insurance companies are of the views that the poor and middle-class families find it difficult to obtain health insurance. Uninsured patients, for the most part, simply cannot pay for any type of insurance or healthcare coverage. Healthcare providers, on the other hand, cannot take care of the uninsured population for remunerations reasons . Health professionals’ treatments of said patients are limited for lack of insurance coverage; subsequently, adverse impact on their health conditions.

The lack of insurance coverage poses a direct threat on the quality of health care (that is, prescriptions, interventions and treatments) for the uninsured

clients. There is the inadequacy of available, affordable and accessible healthcare services for them. How much more then for specific uninsured patients who are direly in need of medical prescriptions and medications for illnesses such as cancer, hypertension and diabetes? Patients who do not have health insurance cannot pay for hospital bills, the quality of care is limited, or at the most, lacking. Even though patients should be admitted and treated equally with respect despite their growing medical expenses and diminishing financial resources, they are simply turned away by healthcare providers who also should take care of their own interests to earn from their services.

The aforesaid real-life dilemmatic scenario has societal and organizational implications in the provision of medical treatments for clients. Nonetheless, there are some alternative resolutions to this ethical dilemma confronting the government, policy makers, healthcare professionals and even clients. One alternative resolution is for the government to prioritize budgetary allocations for the healthcare needs of the disadvantaged members of society. Similarly, the government should control the rising costs of healthcare by offering subsidies to service providers. Another option is for the government to review various company restrictions and policies, especially, concerning the plight of individuals and families who are destitute and/or have meager salaries only. Last possible resolution is awareness drive for corporations to include in their corporate responsibility agenda the provision of health insurance services for the marginalized, uninsured groups.

The most appropriate alternative resolution to this specific ethical dilemma

between the uninsured population and healthcare providers is for the government to increase its budgetary allocation for the healthcare service system. It should offer additional and 'special' subsidies for healthcare providers and/or insurance companies. This will give equal access for medical treatments especially for the uninsured population. It should be kept in mind that sick people cannot be put back into the economy as productive citizens unless the government and other sectors work hand-in-hand in the implementation of this proposed, sustainable and viable solution for the general, uninsured population.

## References

Research and Markets (2012, October). Research and Markets: US Healthcare Trends & Forecasts in 2013: Performance Expectations for the Healthcare Industry Post Obama's Re-Election. Business Wire (English). Retrieved from <http://search.ebscohost.com/login.aspx?direct=true&db=bwh&AN=bizwire.c45825915&site=ehost-live>

Matthews, M. (2009). The Ethics of Health Care Reform. Institute for Policy Innovation, 8. Retrieved from [http://www.ipi.org/docLib/20120524\\_Ethics\\_of\\_Health\\_Care\\_Reform.pdf](http://www.ipi.org/docLib/20120524_Ethics_of_Health_Care_Reform.pdf)